

Merry Stressmas! – Avoid Debt This Xmas

Contributed by Cameron Daniel
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It's that time again... No, not of jingle bells, eggnog and a fat man coming down your chimney, but of credit card bills, late payments and fat bailiffs knocking at your door (though some have been known to try the chimney, they're certainly not bringing presents and good cheer!).
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{bot_wrgoogle}We do it every year. We spend, spend, spend, buying presents nobody really wants, and we don't even feel all that debt building up on our credit card, we just keep punching those numbers in, time and again. We enjoy a lovely meal, get drunk, fall out and then make up with family. We give out our presents that we've spent our 'hard-earned' money on, and fain interest in the ones we receive. If we're lucky, we may get to have a snowball fight and make a few snowmen – it's all so lovely, isn't it? Then we start a new year, resolution still in tact – fresh (or maybe a bit hung-over) from a wonderful holiday... THEN IT HITS YOU! In amongst all those late arrival cards from family in Australia – the credit card bill!

Avoid debt this xmas!

It doesn't have to be this way. There is still time to curb your spending, and avoid that credit card bill landing in the new year.

Of course, we still want to buy presents for our friends and family – but make sure they are your friends and not just acquaintances. Christmas has a funny way of making friends out of everybody you've ever met – and that means more presents and more debt. Keep it to those you really love.

You don't have to buy that ruby and sapphire encrusted diamond ring – it doesn't have to be expensive to be special. Your partner and your children will appreciate being able to enjoy a treat in the new year too because you aren't knee-deep in debt rather than an over-expensive present this Christmas.

Electricity bills can be expensive at Christmas too. Make sure you turn off your lights – interior and exterior when you are not home. It may look nice to passers-by on the street, but if you are not home, why pay through the teeth for their enjoyment?

There is so much enjoyment to be had at Christmas without overspending and getting into debt. Follow the tips in this article for a Merry Christmas AND a happy New Year...debt free!

If you would like more in depth debt advice and free money saving tips, [click here](#). If you are already struggling with credit card bills, [click here](#) to get free debt consolidation help.